

**Information to identify the case:**

Debtor 1	<u>Jose M Ortega</u>	Social Security number or ITIN	xxx-xx-5637
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	13-25455-KCF		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose M Ortega

5/24/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Jose M Ortega  
DebtorCase No. 13-25455-KCF  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 3  
Total Noticed: 61

Date Rcvd: May 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2018.

db +Jose M Ortega, 553 Carson Avenue, Perth Amboy, NJ 08861-3004  
 cr +FEDERAL NATIONAL MORTGAGE ASSOCIATION, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 cr +Seterus, Inc. as authorized Subservicer for Federa, Ras Citron, LLC, 130 Clinton Road,  
 Suite 202, Fairfield, NJ 07004-2927  
 cr Seterus, Inc. as the authorized subservicer for Fe, PO Box 1047, Hartford, CT 06143-1047  
 514076506 +Allied Interstate, C/O Verizon Wireless, 3200 Northline Avenue - Suite 160,  
 Greensboro, NC 27408-7613  
 514076508 +Amo Recoveries, 25221 Country Club Blvd Suite 200, North Olmsted, OH 44070-5300  
 514076509 Arm Accounts Receivable Management, Inc, PO Box 129, Thorofare, NJ 08086-0129  
 514076513 +Citifinancial, PO Box 499, Hanover, MD 21076-0499  
 514076517 +Creditors Financial Group, C/O HSBC Bank, PO BOX 440290, Aurora, CO 80044-1500  
 514076519 Dyck O' Neal, Inc., PO Box 841776, Dallas, TX 75284-1776  
 514076521 EOS/ CCA, Re: AT&T Mobility, 700 Longwater Dr, Norwell, MA 02061-1624  
 514076520 +Edison Auto Sales, 1840 Woodbridge Avenue, Edison, NJ 08817-5126  
 514341807 +Edison Auto Sales, Inc., c/o Stark & Stark, PC, 993 Lenox Drive,  
 Lawrenceville, NJ 08648-2316  
 514247949 +Hadek, LLC, PO Box 6173, Freehold, NJ 07728-6173  
 514076530 John McDonough, Esquire, C/O AMGRO, PO Box 15089, Worcester, MA 01615-0089  
 514076531 +Lathrop & Gage DC, C/O Oxford Health Plan, 1300 Eye Street, Nw, Washington, DC 20005-3314  
 514076532 +Lender Business Process Services, 14523 SW Millikan Way Suite 200, Beaverton, OR 97005-2352  
 514352804 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,  
 Parsippany NJ 07054-5020  
 514076538 +Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020  
 514076540 +Receivables Performance, Re: FFPM Carmel Holdings LLC, 1930 220th Street SE Ste 101,  
 Bothell, WA 98021-8410  
 514352993 Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047  
 514076542 +State Of New Jersey, Motor Vehicle Surcharges, P.O. Box 4850, Trenton, NJ 08650-4850  
 514076543 +Utility Service Affiliates Inc, 260 High Street, Perth Amboy, NJ 08861-4451  
 514076545 ZUCKER GOLDBERG ACKERMAN, C/O Metlife Home Loans, 200 Sheffield St- Suite 301, PO Box 1024,  
 Mountainside, NJ 07092-0024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov May 24 2018 23:55:33 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 24 2018 23:55:28 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
514076507 +EDI: RMCB.COM May 25 2018 03:18:00 AMCA, C/O Laboratory Corp,  
2269 S. Saw Mill River Rd - Bldg 3, Elmsford, NY 10523-3848  
514099026 EDI: AIS.COM May 25 2018 03:18:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
514171234 EDI: AIS.COM May 25 2018 03:18:00 American InfoSource LP as agent for, Verizon,  
PO Box 248838, Oklahoma City, OK 73124-8838  
514076510 EDI: HFC.COM May 25 2018 03:18:00 Best Buy, Retail Services, PO Box 17298,  
Baltimore, MD 21297-1298  
514076544 EDI: CHASE.COM May 25 2018 03:18:00 Washington Mutual, P.O. Box 660433,  
Dallas, TX 75266-0433  
514204734 +EDI: JEFFERSONCAP.COM May 25 2018 03:18:00 COLLECTO US ASSET MANAGEMNT, INC.,  
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
514076511 EDI: RESURGENT.COM May 25 2018 03:18:00 Cach LLC, PO Box 10587,  
Greenville, SC 29603-0587  
514076512 +EDI: CAPITALONE.COM May 25 2018 03:18:00 Capital One, P.O. Box 30281,  
Salt Lake City, UT 84130-0281  
514076514 EDI: CIAC.COM May 25 2018 03:18:00 Citifinancial, PO Box 140069, Irving, TX 75014-0069  
514076515 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com May 24 2018 23:56:09 Comcast,  
1500 Market St, Philadelphia, PA 19102-2107  
514076516 +EDI: CCS.COM May 25 2018 03:18:00 Credit Collection Services, C/O Amgro,  
2 Wells Avenue, Dept 773, Newton, MA 02459-3225  
514076518 +EDI: DAIMLER.COM May 25 2018 03:18:00 Daimler Chrysler, 1011 Warrenville Road, Suite,  
Lisle, IL 60532-0903  
514076522 +E-mail/Text: emiller@northmillef.com May 24 2018 23:55:16  
Equilease Financial Services, Inc., 50 Washington Street, 10th Floor,  
South Norwalk, CT 06854-2736  
514159416 EDI: FORD.COM May 25 2018 03:18:00 Ford Motor Credit Company LLC, Dept 55953,  
P O Box 55000, Detroit MI 48255-0953  
514172190 EDI: FORD.COM May 25 2018 03:18:00 Ford Motor Credit Company, LLC, P.O. Box 6275,  
Dearborn, MI 48121  
514076523 EDI: DAIMLER.COM May 25 2018 03:18:00 Fastruck, PO Box 5224, Lisle, IL 60532-5224  
514076524 EDI: FORD.COM May 25 2018 03:18:00 Ford Motor Credit, Dept. 194101, PO Box 55000,  
Detroit, MI 48255-1941  
514076526 +EDI: IRS.COM May 25 2018 03:18:00 Internal Revenue Service, 1601 Market St,  
Philadelphia, PA 19103-2301  
514217708 EDI: JEFFERSONCAP.COM May 25 2018 03:18:00 Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-

District/off: 0312-3

User: admin  
Form ID: 3180W

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Total Noticed: 51

Date Rcvd: May 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514076533 +EDI: RESURGENT.COM May 25 2018 03:18:00 Lvnv Funding, Re: HSBC, PO Box 10497,  
Greenville, SC 29603-0497  
514076534 +EDI: MID8.COM May 25 2018 03:18:00 Midland Funding, 8875 Aero Dr Ste 200,  
San Diego, CA 92123-2255  
514076536 +E-mail/PDF: bankruptcy@ncfsi.com May 24 2018 23:58:19 New Century Financial Services,  
Re: Hsbc Bank, 110 S. Jefferson Rd, Whippany, NJ 07981-1038  
514076535 +E-mail/PDF: bankruptcy@ncfsi.com May 24 2018 23:58:20 New Century Financial Services,  
110 S. Jefferson Rd, Whippany, NJ 07981-1038  
514076537 E-mail/PDF: bankruptcy@ncfsi.com May 24 2018 23:59:03 New Century Financial Services, Inc.,  
Re: Washington Mutual Bank, 110 S Jefferson Rd # 104, Whippany, NJ 07981-1038  
514076541 +EDI: CITICORP.COM May 25 2018 03:18:00 Shell/Citi, P.O. Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr SETERUS - Seterus, Inc., 6409 Congress Avenue, Suite 100, Boca Raton,  
516599177 SETERUS - Seterus, Inc. 6409 Congress Ave suite 10  
cr\* Seterus, Inc. as the authorized servicer for Fe, PO Box 1047, Hartford, CT 06143-1047  
514347348\* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587  
514076525\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, 955 South Springfield ave,  
Springfield, NJ 06176-0004)  
514076528\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 724, Springfield, NJ 07081)  
514076527\* Internal Revenue Service, Special Procedure Branch, P.O. Box 744, Springfield, NJ 07081  
514076529\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
515436292\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
514076539\* Pressler And Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020

TOTALS: 2, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Allyson Virginia Cofran on behalf of Creditor Edison Auto Sales, Inc. acofranz@stark-stark.com,  
dcrivaro@stark-stark.com; JHanley@stark-stark.com  
Denise E. Carlson on behalf of Creditor Seterus, Inc. as the authorized servicer for  
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Justin Plean on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION jplean@rasflaw.com,  
bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Kevin M. Buttery on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION ("FNMA")  
bkyefile@rasflaw.com  
Kevin M. Buttery on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
bkyefile@rasflaw.com  
Laura M. Egerman on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION  
bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Laura M. Egerman on behalf of Creditor SETERUS - Seterus, Inc. bkyecf@rasflaw.com,  
bkyecf@rasflaw.com; legerman@rasnj.com

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User: admin  
Form ID: 3180W

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Total Noticed: 51

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Moshe Rothenberg on behalf of Debtor Jose M Ortega mosherothenbergbkesq@gmail.com,  
alyson@mosherothenberg.com

Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as authorized Subservicer for Federal  
National Mortgage Association (Fannie Mae), Creditor c/o Seterus, Inc. ,  
PATRICK.LACSINA@GMAIL.COM

Patrick O. Lacsina on behalf of Creditor Seterus, Inc. as the authorized subservicer for  
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. ,  
PATRICK.LACSINA@GMAIL.COM

TOTAL: 13